

Application No.: 10/036,286  
Amendment and Response to October 19, 2006 Non-Final Office Action

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**AMENDMENTS TO THE CLAIMS**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**1. (Currently Amended)** A method for identifying recipients of a communication regarding a financial product, comprising:

determining a plurality of segments of recipients from a plurality of potential recipients of a communication regarding a financial product, wherein each of said plurality of segments including at least one member of said plurality of potential recipients and having as an predetermined associated response rate, wherein a segment's associated response rate is indicative of a member of said segment exhibiting a designated behavior after receiving said communication;

determining at least one criterion associated with said communication regarding a financial product; and

determining at least one of said plurality of segments that may be used to satisfy said at least one criterion.

**2. (Currently Amended)** The method of claim 1, wherein said determining a plurality of segments of recipients from a plurality of potential recipients of a communication regarding a financial product includes at least one of the following:

receiving demographic information regarding at least one of said plurality of potential recipients;

receiving credit history information regarding at least one of said plurality of potential recipients;

receiving lifestyle information regarding at least one of said plurality of potential recipients; and

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receiving credit performance information regarding at least one of said plurality of potential recipients.

3. (Currently Amended) The method of claim 1, wherein said determining a plurality of segments of recipients from a plurality of potential recipients of a communication regarding a financial product includes at least one of the following:

determining a score for at least one of said plurality of potential recipients based on designated variables, said score being indicative of said at least one of said plurality of potential recipients exhibiting said designated behavior; and

determining responses by at least some of said plurality of potential recipients to at least one previous communication regarding said financial product.

4. (Original) The method of claim 1, wherein said determining at least one criterion associated with said communication regarding a financial product includes receiving data indicative of said at least one criterion.

5. (Original) The method of claim 1, wherein said determining at least one of said plurality of segments that may satisfy said at least one criterion includes at least one of the following:

selecting segments that provide a response rate required by said at least one criterion;

selecting segments that provide a recipient pool size required by said at least one criterion; and

selecting segments of members to which said communication can be sent for a cost less than a maximum cost required by said at least one criterion.

6. (Currently Amended) The method of claim 1, further comprising:  
determining a said known response rate for at least one of said plurality of segments.

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7. (Original)      The method of claim 1, further comprising:  
  
determining an indicative characteristic for at least one of said plurality of segments.

8. (Original)      The method of claim 1, further comprising:  
  
providing said communication.

9. (Original)      The method of claim 1, further comprising:  
  
providing a notification regarding at least one of said plurality of segments that may satisfy said at least one criterion.

10. (Original)     The method of claim 1, wherein said communication comprises at least one of the following:  
  
an email message;  
  
an instant message communication;  
  
a letter;  
  
an electronic signal; and  
  
a message sent to a postal address.

11. (Original)     The method of claim 1, further comprising:  
  
determining said at least one criterion.

12. (Original)     The method of claim 1, further comprising:  
  
determining said designated behavior.

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13. (Original) The method of claim 1, wherein said designated behavior includes at least one of the following:

use of said financial product;  
incremental use of said financial product;  
purchase of a product with said financial product;  
signing up for a credit card; and  
agreeing to accept a credit card.

14. (Original) The method of claim 1, wherein said designated behavior includes at least one of the following:

incremental use of said financial product over non-recipients of said communication.

15. (Original) The method of claim 1, wherein said financial product includes at least one of the following:

a credit card; and  
a debit card.

16. (Original) The method of claim 1, further comprising:

determining information regarding at least one of said plurality of potential recipients.

17. (Original) The method of claim 16, wherein said determining information regarding at least one of said plurality of recipients includes at least one of the following:

receiving a list of at least two of said plurality of potential recipients;

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receiving demographic information regarding at least one of said plurality of potential recipients;

receiving credit history information regarding at least one of said plurality of potential recipients;

receiving lifestyle information regarding at least one of said plurality of potential recipients; and

receiving credit performance information regarding at least one of said plurality of potential recipients.

**18. (Original) The method of claim 1, further comprising:**

determining use by at least one of said plurality of potential recipients of said financial product.

**19. (Original) The method of claim 1, wherein said at least one criterion includes at least one of the following:**

a desired minimum response rate to said communication;

a desired minimum recipient pool size;

a desired maximum recipient pool size; and

a maximum allowable cost associated with said communication.

**20. (Original) The method of claim 1, further comprising:**

determining said plurality of potential recipients.

**21. (Original) The method of claim 1, further comprising:**

selecting said communication.

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22. (Original) The method of claim 1, wherein said communication includes an offer regarding said financial product.

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30.(Currently Amended) A method for promoting a financial product, comprising:

providing a first communication regarding a financial product to a plurality of recipients;

determining a plurality of segments of recipients, wherein each of said plurality of segments including at least one member of said plurality of recipients and has having an a predetermined associated indicative characteristic, wherein a segment's associated indicative characteristic is indicative of a member of said segment exhibiting a designated behavior after receiving said first communication;

determining at least one criterion associated with a second communication regarding said financial product;

determining at least one of said plurality of segments needed to satisfy said at least one criterion; and

providing said second communication to at least one member of said determined at least one of said plurality of segments.

31. (Currently Amended) A method for providing a communication regarding a financial product, comprising:

determining a plurality of segments, wherein each of said plurality of segments including at least one member of a plurality of potential recipients of a communication regarding said financial product and has an having a predetermined associated response rate, wherein a segment's associated response rate is indicative of a member of said segment exhibiting a designated behavior after receiving said communication;

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determining at least one criterion associated with said communication regarding said financial product;

determining at least one of said plurality of segments needed to satisfy said at least one criterion; and

providing a notification regarding said at least one of said plurality of segments needed to satisfy said at least one criterion.

**32. (Original)** The method of claim 31, further comprising:

providing said communication to at least one member of said determined at least one of said plurality of segments.

**33. (Currently Amended)** A method for providing a communication regarding a financial product, comprising:

determining a plurality of segments of recipients, wherein each of said plurality of segments including es at least one member of a plurality of potential recipients of a communication regarding a financial product and an-a predetermined associated score indicative of a member of said segment exhibiting a desired behavior after receiving said communication;

selecting at least one of said plurality of segments to provide said communication; and

providing said communication to at least one member of said determined at least one of said plurality of segments.

**34. (Currently Amended)** A system for determining a recipient of a communication regarding a financial product, comprising:

a memory;

a communication port; and

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a processor connected to said memory and said communication port, said processor being operative to

determine a plurality of segments of recipients from a plurality of potential recipients of a communication regarding a financial product, wherein each of said plurality of segments includinges at least one member of said plurality of potential recipients and has-having a predetermined an-associated response rate, wherein a segment's associated response rate is indicative of a member of said segment exhibiting a designated behavior after receiving said communication;

determine at least one criterion associated with said communication regarding a financial product; and

determine at least one of said plurality of segments that may be used to satisfy said at least one criterion.

35. (Currently Amended) A computer program product in a computer readable medium for determining at least one recipient of a communication regarding a financial product, comprising:

first-instructions for identifying a plurality of segments of recipients from a plurality of potential recipients of a communication regarding a financial product, wherein each of said plurality of segments includinges at least one member of said plurality of potential recipients and has-having a predetermined an-associated response rate, wherein a segment's associated response rate is indicative of a member of said segment exhibiting a designated behavior after receiving said communication;

second-instructions for identifying at least one criterion associated with said communication regarding a financial product; and

third-instructions for identifying at least one of said plurality of segments that may be used to satisfy said at least one criterion.